

Home Inspector Licensee Newsletter

Kentucky Board of Home Inspector Office Move

On November 19, 2019, the Kentucky Board of Home Inspectors along with the Kentucky Real Estate Authority will move into the newly constructed Mayo-Underwood state office building. The new office is located on the original site of the Capital Plaza Tower in downtown Frankfort, 500 Mero Street, Frankfort, KY 40601.

The office will be closed on November 19 due to the move, but regular office hours will resume on November 20. If you have any questions or concerns regarding the move, please contact Nathan Burton, KBHI Board Administrator, at nathanl.burton@ky.gov.



Mayo-Underwood Building Proposition, 500 Mero Street Frankfort KY

Regulation Improvements

By KREA General Counsel, Heather Becker

The Kentucky Board of Home Inspectors has reviewed and amended all forms and revised more than half of its administrative regulations to remove unnecessary requirements and clarify existing regulations. The revisions laid the groundwork for processing initial and renewal license applications online, reduced renewal fees for current licensees, and expand continuing education opportunities.

The improvements provide more time for active military and spouses to renew licenses, avoiding termination and associated fees. The amendments also allow business-related courses to count toward continuing education requirements. Inspectors may now receive credit for marketing courses as well as technical courses. Additionally, the regulation improvements eliminated the manufactured housing education requirement for each renewal cycle.

See regulation updates under 831 KAR Chapter 2 here, <https://apps.legislature.ky.gov/law/kar/TITLE831.HTM>.

Have questions, contact the Board of Home Inspectors at (502) 564-7760. To learn more about the board visit, <http://bhi.ky.gov/Pages/default.aspx>.



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- ◇ Administrative Updates
- ◇ Online Portals

“A home inspection gives adequate and accurate information concerning the home’s integrity which protects both you and the consumer, if reported properly.”
- Mitch Buchanan, KBHI Vice-Chair

The Kentucky Real Estate Authority

In December of 2016, Governor Matt Bevin signed executive order 2016-859, establishing the Kentucky Real Estate Authority under the Department of Professional Licensing of the Public Protection Cabinet. Comprised of four boards, the Authority promotes professional standards for auctioneers, appraisers, home inspectors, and real estate agents. The Kentucky Board of Home Inspectors is a part of the Kentucky Real Estate Authority.

The boards are tasked with reducing “red tape” that hinders the practice of the licensees without any benefit to the Board or Public Protections. These changes are also aimed at raising professional standards in the real estate industry, and ensuring that the public and the licensees are protected from malpractice and outdated laws.

Report Writing Tips

by Vice Chair Mitch Buchanan

KBHI recommends that inspectors clearly and concisely identify and document problems for clients during a home inspection. Clients make complaints against inspectors primarily due to a lack of information in home inspection reports. The Board recommends that inspectors avoid accumulating complaints by providing thorough, accurate and complete reports for clients.

Some report writing instructors may suggest that providing minimal information protects inspectors against potential claims.

However, the omission of essential information from home inspection reports places a client/home buyer at risk of inheriting problems and exposes inspectors to complaints and liability.

Below are two examples of incomplete and complete home inspector report comments:

- ◇ **Incomplete:** “Crawlspace not inspected.”
This home inspection report comment fails to explain why the crawlspace was not inspected, and neglects to provide a clear course of action for the homeowner.
- ◇ **Complete:** “The crawlspace was not inspected due to the presence of standing water, posing a hazard to entry. A qualified professional needs to remove the water from the crawlspace, allowing an inspector to evaluate the home to identify any potential defects for the buyer.”

This complete home inspection report comment explains why the crawl space was not inspected and suggests next steps for the buyer.

- ◇ **Incomplete:** “A receptacle in the kitchen is ungrounded.” The sample comment fails to provide enough information. Where exactly is this receptacle and why is that a concern to the home buyer?
- ◇ **Complete:** “The receptacle to the left of the kitchen sink is not grounded, posing a potential shock hazard to occupants. A licensed electrician should repair the receptacle before you take possession of the home.”

The complete comment informs a buyer about potential issues and protects the inspector from complaint and liability.



How to Avoid Accumulating Complaints

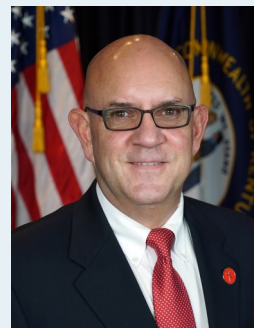
By Real Estate Agent Member Paul Ogden, Complaints Committee

Congratulations on being one of 540 licensed home inspectors in the Commonwealth! Your essential services assist clients during one of the most significant lifetime transactions.

Communication and documentation errors account for 90% of the problems and complaints reviewed by the board. To avoid complaints, the board recommends the following:

- Communicate with all parties in the transaction in accordance with professional standards, taking into account client preferences. While property transfers involve two or more parties, it doesn't mean that parties cannot be amicable.
- Clearly document your work. Many complaints and problems begin with incorrect paperwork.
- Include descriptions and labels on all photographs. If you photograph a serious deficiency in addition to noting it in your report, explain the contents of the picture and why it is included in your report. Do not assume clients understand why a picture is incorporated in a report.
- Sign up for RegWatch to receive updates regarding changes to rules and regulations changes that impact inspectors. To sign up, contact KREA General Counsel's office by emailing Marc Manley, marc.manley@ky.gov and request to be added to RegWatch.
- Ask for help. If you encounter a new problem and are unsure how to resolve it, take a picture and consult your colleagues for suggestions. Relying on the expertise of other inspectors may help an inspector resolve an issue and ultimately benefits the client.

KREA Executive Director



In April of 2018, Harold Corder II was named executive director of the Kentucky Real Estate Authority.

Corder brings extensive industry experience to the Authority, having worked as a developer, a principle auctioneer, and a principle real estate broker.

Since 2018, the Authority has successfully streamlined regulations to benefit real estate industry professionals, including reducing home inspector regulations by 50%.

"The KREA has enjoyed learning about issues that face inspectors and looks forward to continuing to streamline regulations to provide a modern regulatory environment that allows the businessmen and women of the Commonwealth to thrive," said Director Corder.

Online Services Account

To provide efficient and user friendly licensing services for inspectors, the Kentucky Board of Home Inspectors has developed an online services portal.

Licensees with portal accounts will be able to:

- ◇ Monitor their individual license
- ◇ Change personal contact/ mailing information
- ◇ Renew their license each renewal cycle
- ◇ Request status changes (going into inactive status)
- ◇ Access and print their personal license card

Online Portal Expedites Licensing Renewal

The KBHI's new online portal allows licensees to submit an electronic renewal application and receive a response within days of submission. The online renewal option has already streamlined the backlog of paper applications and decreased approval wait times for inspectors.

To enjoy all the benefits of the online services portal, including expedited license renewal, create an account here, <https://oop.kv.gov/DPLServices/Login.aspx>.

- Complete each information field, click "Create account." You will be directed the main menu page. Please remember to write down your user name and password and keep in a secure place for future reference.
- Select "Create account" on the right-hand side of the screen.
- Use your individual OP-ID number instead of your social security number to create a user account. The OP-ID number is **NOT** your license number, but it is unique to you. Be sure to keep it in a safe location for future reference. If you do not know your OP-ID number, please contact [Nathan Burton](#).

"To better service and streamline applications during a licensee's renewal period, continuing education should be completed in a timely manner!" Larry Joe Walden, KBHI Education Committee.



Continuing Education Updates

By Public Member Larry Joe Walden, Education Committee

The Education Committee reviews courses proposed by approved education providers for pre-licensing and continuing education credit.

KBHI recently approved continuing education credit for non-technical courses, like business courses. The board encourages education providers to develop dynamic courses addressing these aspects of the home inspection profession as well as traditional and technical continuing education courses.

To ensure expedient course approval, the committee recommends that education providers submit the following as outlined by 831 KAR 2:040:

- A complete proposal, including all course curriculum
- A complete application
- An agenda outline
- An official course description

The education committee recommends that licensees seeking renewal take the following action to expedite the renewal of a license:

- Check to ensure that an education provider offers a current and approved course
- Complete continuing education courses well before renewal to avoid renewal challenges

Staff Profile: Nathan Burton

Nathan Burton serves as the board administrator for the Kentucky Board of Home Inspectors.

Burton previously worked for the Kentucky Real Estate Commission, and successfully assisted the Commission in implementing new and efficient internal processes to speed up service to licensees.

Nathan's goal is to assist the board in making the licensing, education and renewal process easy and simple for licensees within the Commonwealth.

Contact Information

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Tips of the Month

Kentucky Board of Home Inspectors invites all licensees to submit helpful tips to assist fellow inspectors in providing outstanding service to Commonwealth clients. Each newsletter will include a "Tips of the Month" section. If you wish to submit a tip contact Nathan, nathanl.burton@ky.gov.

Enjoy the following tips from fellow inspectors:

- ◆ Establish an online profile before 2020 renewal deadlines
- ◆ Manage client expectations by communicating standard of practice information requirements for inspection reports
- ◆ Participate in continuing education courses to sharpen your home inspector skills
- ◆ Submit completed paperwork to the office in accordance with deadlines
- ◆ Prior to changing the temperature in a home, take a picture of the thermostat to reference when readjusting the thermostat when you leave.

KBHI Reminders

- ◇ Avoid late fees and additional licensure requirements by submitting a renewal application *before* the end of your birth month. If submitting by mail, applications must be or postmarked as such.
- ◇ Document all education hours in preparation for renewal in 2020.
- ◇ If you have not already done so, create an account in KBHI's online licensing portal.

Kentucky Board of Home Inspectors
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Matthew G. Bevin
Governor

K. Gail Russell, Secretary
Public Protection Cabinet

H.E. Corder II, Executive
Director
Kentucky Real Estate Authority

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Mitch Buchanan– Board Vice Chairman
Steve Cunningham– Board Member
Paul Ogden– Board Member
Larry Joe Walden– Board Member

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Nathan Burton, Board Administrator
Marc Manley, Acting General Counsel